

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Alberto J. De Jesus Olivo
Debtor

Case No. 19-03492-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 18

Date Rcvd: Nov 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2019.

db +Alberto J. De Jesus Olivo, 30 E. Oak St., West Hazleton, PA 18202-3935
5235774 +Berkheimer, 50 N. 7th St., Bangor, PA 18013-1798
5235775 +Best Buy Credit Services, PO Box 790441, St. Louis, MO 63179-0441
5235779 +Emily Colon, 30 E. Oak St., West Hazleton, PA 18202-3935
5235780 +Home Depot Credit Services, PO Box 790328, St Louis, MO 63179-0328
5235782 +Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5235786 Wells Fargo Financial/Bob's Discount Fur, 4143 121st Street, Urbandale, IA 50323-2310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+E-mail/Text: wschwab@iq7technology.com Nov 28 2019 18:31:34 William G Schwab (Trustee),
Lehigh Valley, PA 18235-0056
5235772 +EDI: GMACFS.COM Nov 28 2019 23:38:00 Ally Financial, P.O. Box 130424,
Roseville, MN 55113-0004
5235773 +EDI: TSYS2.COM Nov 28 2019 23:38:00 Barclays, Card Services, P.O. Box 8802,
Wilmington, DE 19899-8802
5235776 +EDI: CAPITALONE.COM Nov 28 2019 23:38:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
5235777 EDI: WFNBN.COM Nov 28 2019 23:38:00 Comenity Bank/Kay Jewelers, Bankruptcy Department,
P.O. Box 182125, Columbus, OH 43218-2125
5235778 EDI: DISCOVER.COM Nov 28 2019 23:38:00 Discover Bank, P.O. Box 3025,
New Albany, OH 43054-3025
5235781 EDI: IRS.COM Nov 28 2019 23:38:00 Internal Revenue Service, Special Procedures Branch,
PO Box 7346, Philadelphia, PA 19101-7346
5235783 +EDI: TSYS2.COM Nov 28 2019 23:38:00 Macy's, Attn: Bankruptcy Processing, PO Box 8053,
Mason, OH 45040-8053
5235784 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 28 2019 18:31:26 PA Dept. of Revenue,
Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0496
5238186 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 28 2019 18:31:26
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
5235785 EDI: TFSR.COM Nov 28 2019 23:38:00 Toyota Financial Services, Attn: Bankruptcy Dept.,
P.O. Box 8026, Cedar Rapids, IA 52408

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5235771* +Alberto J. De Jesus Olivo, 30 E. Oak St., West Hazleton, PA 18202-3935

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2019 at the address(es) listed below:

Brian C Nicholas on behalf of Creditor Toyota Motor Credit Corporation
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Tullio DeLuca on behalf of Debtor 1 Alberto J. De Jesus Olivo tullio.deluca@verizon.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 5

Information to identify the case:Debtor 1 **Alberto J. De Jesus Olivo**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6702**

EIN --_-----

Debtor 2

(Spouse, if filing)

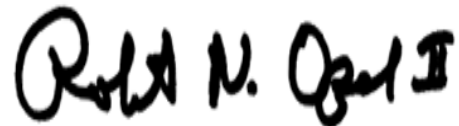
First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:19-bk-03492-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Alberto J. De Jesus Olivo
aka Alberto J. De Jesus, aka Alberto De JesusBy the
court:Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

11/28/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.